WARRANTY DEED

STATE MS.-DESOTO CO. Dr.

JOHN M. VICKERY and wife, ANN H. VICKERY Grantors

Jan 22 12 05 PN 191

To

-1/22/91 RECOM DEED BOOK 438 W.E. DAVIS CH.CLK.

JULIA ANN KOLIVAS

Grantee

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good, legal, sufficient, and valuable considerations, the receipt of all of which is hereby acknowledged, JOHN M. VICKERY and wife, ANN H. VICKERY, the undersigned Grantors, do hereby sell, convey and warrant unto the above Grantee, JULIA ANN KCLIVAS, the following land and property situated in the County of DeSoto, State of Mississippi, being more particularly described as follows, to-wit:

> Lot 1768, Section I, Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 11, Pages 23 and 24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Further consideration of the above described property is the assumption by Grantee of that certain Deed of Trust executed by John M. Vickery, et ux, in favor of National Mortgage Company, dated May 5, 1987, and recorded in Book 401, Page 618, in the office of the Chancery Clerk of DeSoto County, Mississippi, which secures an indebtedness in the current principal amount of \$65,428.12, and Crantee takes subject to said loan.

Grantors hereby authorize the transfer of this loan from their names into Grantee's name and Grantors hereby set over and assign unto Grantee without charge all escrow funds now held by National Mortgage Company in connection with the loan made by same on the above described property.

This conveyance is made subject to all applicable building restrictions, restrictive covenants, and easements of record.

The Grantee herein by acceptance of this conveyance assumes and agrees to pay a pro-rata share of all ad valorem taxes for the year 1991.

WITNESS the signatures of the Grantors this the 12th day of January, 1991.

STATE OF MISSISSIPFI

COUNTY OF DESCIO

PERSCINALLY appeared before me, the undersigned authority of law and for the jurisdiction afcresaid, the within named JCHN M. VICKERY and ANN H. VICKERY, who acknowledged that they signed and delivered the foregoing instrument on the day and year therein mentioned.

GIVEN UNDER MY HAND and seal of office this the 12th day of January, 1991

Wy Commission expires: November 1991 Grands Address:

200

2308 Redbud Lane, Tupelo, NS. Home No. 680-6459 Grantce's Address: 58801 Work No. 842-1327

7642 White Ash, Southaven, MS 38671

Home No. 795-2724 Work Nc. 342-2927